

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2026			
(Amounts in million shillings)			
	Current Quarter	Previous Quarter	
	31-Mar-26	31-Dec-25	
A. ASSETS			
1 Cash	12,194	6,780	
2 Balances with Bank of Tanzania	20,379	20,644	
3 Investments in Government securities	51,428	62,538	
4 Balances with other banks and financial institutions	11,370	8,223	
5 Cheques and items for clearing	108	(43)	
6 Inter branch float items	(6)	(0)	
7 Bills negotiated	-	-	
8 Customer's liabilities for acceptances	-	-	
9 Interbank Loans Receivables	5,170	5,781	
10 Investments in other securities	400	400	
11 Loans, advances and overdrafts (net of allowances) for probable losses	133,712	133,318	
12 Other assets	17,566	18,093	
13 Equity Investments	3,205	3,205	
14 Underwriting accounts	-	-	
15 Property, Plant and Equipment	1,835	1,906	
16 TOTAL ASSETS	257,361	260,844	
B. LIABILITIES			
17 Deposits from other banks and financial institutions	6,517	3,108	
18 Customer deposits	139,519	146,427	
19 Cash letters of credit	-	-	
20 Special deposits	30	30	
21 Payment orders/transfers payable	-	-	
22 Bankers' cheques and drafts issued	22	22	
23 Accrued taxes and expenses payable	3,846	4,607	
24 Acceptances outstanding	-	-	
25 Interbranch float items	-	-	
26 Unearned income and other deferred charges	644	592	
27 Other liabilities	6,893	6,493	
28 Borrowings	66,068	65,979	
29 TOTAL LIABILITIES	223,538	227,257	
30 NET ASSETS/(LIABILITIES)(16 minus 29)	33,823	33,587	
C. SHAREHOLDERS' FUNDS			
31 Paid up share capital	46,875	46,875	
32 Capital reserves	(8,968)	(8,968)	
33 Retained earnings	(8,923)	(7,841)	
34 Profit (Loss) account	236	(635)	
35 Other capital accounts	4,603	4,155	
36 Minority Interest	-	-	
37 TOTAL SHAREHOLDERS' FUNDS	33,823	33,587	
38 Contingent liabilities	8,223	7,354	
39 Non performing loans & advances	9,394	8,724	
40 Allowances for probable losses	3,418	3,422	
41 Other non performing assets	278	273	
D. SELECTED FINANCIAL CONDITION INDICATORS			
(i) Shareholders Funds to total assets	13%	13%	
(ii) Non performing loans to total gross loans	7%	6%	
(iii) Gross loans and advances to total deposits	94%	89%	
(iv) Loans and Advances to total assets	52%	51%	
(v) Earning Assets to Total Assets	80%	82%	
(vi) Deposits Growth	-2%	1%	
(vii) Assets growth	-1%	1%	

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31ST MARCH 2026				
(Amounts in million shillings)				
	Current Quarter	Comparative Quarter	Current Year	Comparative Year
	31-Mar-26	(Previous Year)	Cumulative	(Previous Year)
	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25
1 Interest Income	7,921	9,104	7,921	9,104
2 Interest Expense	4,852	5,011	4,852	5,011
3 Net Interest Income (1 minus 2)	3,269	4,093	3,269	4,093
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	(4)	284	(4)	284
6 Non Interest Income:	1,785	1,224	1,785	1,224
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	546	146	546	146
6.2 Fees and Commissions	864	951	864	951
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	375	128	375	128
7 Non Interest Expenses:	4,783	4,758	4,783	4,758
7.1 Salaries and Benefits	2,612	2,448	2,612	2,448
7.2 Fees and Commission	12	12	12	12
7.3 Other Operating Expenses	2,159	2,299	2,159	2,299
8 Operating Income/(Loss)	274	279	274	275
9 Income Tax Provision	38	59	38	59
10 Net Income/ (Loss) After Income Tax	236	217	236	217
11 Other Comprehensive Income (Bond fair valuation)	-	-	-	-
12 Total comprehensive income/(loss) for the year	236	217	236	217
13 Number of Employees	273	253	273	253
14 Basic Earnings Per Share	4.93	5.32	4.93	5.32
15 Number of Branches	9	9	9	9
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.4%	0.3%	0.4%	0.3%
(ii) Return on Average Shareholders' Fund	2.8%	2.7%	2.8%	2.7%
(iii) Non Interest Expense to Gross Income	94.6%	89.5%	94.6%	89.5%
(iv) Net Interest Income to Average Earning Assets	6.2%	8.1%	6.2%	8.1%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2026							
	Share capital	Share premium (Discount)	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2026							
Balance as at the beginning of the year	46,875	(8,968)	(8,445)	2,802	-	1,323	33,587
Profit for the year	-	-	236	-	-	-	236
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(447,823)	447,823	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	46,875	(8,968)	(460,033)	450,025	-	1,323	33,823
Previous Year 2025							
Balance as at 1st January 2025	38,758	(4,955)	(5,035)	50	-	1,161	30,889
Profit for the year	-	-	(635)	-	-	-	(635)
Other Comprehensive Income	-	-	-	-	-	162	162
Transactions with owners	7,147	(4,002)	-	-	-	-	3,145
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(2,752)	2,752	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	(30)	-	(24)	-	-	-	(54)
Balance as at the end of the Previous period	46,875	(8,968)	(8,445)	2,802	-	1,323	33,587

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST MARCH 2026		
In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited Financial Statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)		
Name	Signature	Date
1 Sabasaba Moshingi Managing Director	Signed	30.04.2026
2 Bertha Simon Director, Finance	Signed	30.04.2026
3 Emmanuel Barena Director, Internal Audit	Signed	30.04.2026
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the Statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformity with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.		
Name	Signature	Date
1 Zawadia J Nanyaro Board Chairperson	Signed	30.04.2026
2 Prof. Tadeo Satta Board member	Signed	30.04.2026

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31ST MARCH 2026				
(Amounts in million shillings)				
	Current Quarter	Comparative Quarter	Current Year	Comparative Year
	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25
I: Cash flow from operating activities:				
Net income/loss	274	(1,291)	274	(1,291)
Adjustments for:	-	-	-	-
- Impairment/Amortization	584	789	584	789
- Net change in Loans and Advances	(447)	(2,128)	(447)	(2,128)
- Gain/loss on Sale of Assets	-	-	-	-
- Net change in Deposits	(3,445)	(1,303)	(3,445)	(1,303)
- Net change in Short Term Negotiable Securities	11,110	(2,771)	11,110	(2,771)
- Net change in Other Liabilities	199	(126)	199	(126)
- Net change in Other Assets	(70)	307	(70)	307
- Tax Paid	(38)	-	(38)	-
- Other changes	831	(56)	831	(56)
Net cash provided (used) by operating activities	8,988	(6,579)	8,988	(6,579)
II: Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(108)	-	(108)	-
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (Purchase of Intangible Assets)	0	-	0	-
Net cash provided (used) by investing activities	(108)	-	(108)	-
III: Cash flow from financing activities:				
Repayment of Long-term Debt	2,032	(250)	2,032	(250)
Proceeds from Issuance of Long Term Debt	-	10,000	-	10,000
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	(0)	(16)	(0)	(16)
Net Change in Other Borrowings	(3,356)	(170)	(3,356)	(170)
Others (Rental repayment)	(215)	(445)	(215)	(445)
Net Cash Provided (used) by Financing Activities	(1,539)	9,119	(1,539)	9,119
IV: Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	7,351	2,540	7,351	2,540
Cash and Cash Equivalents at the Beginning of the Quarter/Year	25,712	16,029	25,712	16,029
Cash and Cash Equivalents at the end of the Quarter/Year	33,063	18,569	33,063	18,569

MINIMUM DISCLOSURES OF CHARGES AND FEES				
No.	ITEM/TRANSACTION	CHARGE/FEE TZS	CHARGE/FEE USD/EURO/GBP	
1	(a) Required minimum opening balance			
	Business Current account	200,000	200	
	Personal Current account	50,000	50	
	Personal Saving account	20,000	50	
	Student account	5,000	n/a	
	Young Saver account	20,000	50	
	Joint account	50,000	50	
	Instant account opening	5,000	n/a	
	(b) Monthly service fee (breakdown per customer type)			
	Business Current account	10,000	5	
	Personal Current account	10,000	5	
	Saving account	3,000	2	
	Student account	Free	n/a	
	Young saver account	Free	n/a	
	Joint account	3,000	n/a	
	(c) Cheque withdrawal over the counter	free	free	
	(d) Fees per ATM withdrawal - UMOJA	1,700	Equivalent In TZS	
	VISA (On Us)	300	Equivalent In TZS	
	(e) ATM mini statement	300	Equivalent In TZS	
	(f) Interim statement per page			
Current account	1,000	Equivalent In TZS		
Saving account	1,000	Equivalent In TZS		
(g) Cheque book	1,200 per leaf	0.5 per leaf		
(h) Dishonoured cheque	1% of value min. 30,000	38		
(i) Certificate of balance	60,000	50		
(j) Stop payment	35,000	15		
(k) Standing Order for internal transfers	free	free		
(l) Balance enquiry at banking hall	200	Equivalent In TZS		
(m) New ATM card issuance - UMOJA	13,000	n/a		
- VISA	Classic 10,000, Infinity 15,000	Equivalent In TZS		
(n) ATM card renewal or replacement - UMOJA	13,000	n/a		
- VISA	Classic 10,000, Infinity 35,400	Equivalent In TZS		
(o) Interbank transfer	2,000	Equivalent In TZS		
(p) Deposit fee	free	free		
(q) Inward cheque clearing	12,800	Equivalent In TZS		
2	Internet banking			
	(a) Registration	free	free	
	(b) Balance enquiry/mini statement	free	free	
	(c) Monthly charges-Retail user	free	free	
	(d) Monthly charges-Corporate user	free	free	
(e) TIPS, MT Transfer	2,000	Equivalent In TZS		
3	Mobile Banking			
	(a) Registration	free	free	
	(b) Balance enquiry	200	n/a	
	(c) Monthly charges	3,000	n/a	
	(d) Instant account opening balance	5,000	n/a	
	4	Foreign Exchange Transaction		
		(a) Telegraphic transfer	Equivalent TZS	50
		(b) Telex/SWIFT	2,000	Equivalent In TZS
(c) Transfer from foreign currency denominated account to local current account (within bank and to other bank)		free	free	
5		Lending		
		(a) Loan Processing fee	2.5% of loan amount	negotiable
		(b) Unpaid loan interest	5% per month	negotiable
		(c) Early repayment	11% of Outstanding Principal balance	negotiable
	(d) Valuation fees	negotiable with valuers	negotiable with valuers	
	(e) Loan insurance fee	1.5%-1.9% of loan amount	negotiable with insurer	
	(f) Interest rate - Business loan	19% - 24% per annum	negotiable	
	(g) Interest rate - Salaries loan	19% per annum	n/a	
(h) Interest rate - SSL (Group loans)	5.2% per month	n/a		
6	Fixed Deposit (FDR)			
	(a) FDR 3 months	Up to 7%	Up to 1.75%	
	(b) FDR 6 months	Up to 8%	Up to 2.75%	
	(c) FDR 9 months	Up to 9%	Up to 3.25%	
	(d) FDR 12 months	Up to 10%	Up to 4%	
(e) FDR 24 months	Up to 12%	Negotiable		

KEY: n/a - not applicable
p.a. - per annum

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information

Name	Designation	Signature	Date
1 Sabasaba Moshingi	Managing Director	Signed	30.04.2026
2 Bertha Simon	Director, Finance	Signed	30.04.2026
3 Emmanuel Barena	Director, Internal Audit	Signed	30.04.2026

DCB COMMERCIAL BANK

Kwa Ground Na Wenyewe

Tuma Pesa BURE

Mchongo ni kutuma Pesa kwenda benki na mitandao yote BILA MAKATO

Pakua DCB Mobile App

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